

# Microfinance/Women's Empowerment

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Faith Presbyterian Church

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# History of Microfinance

- One of the few successful approaches to economic development.
- You can participate in this movement by going to Kiva.org (<http://www.kiva.org/>) and providing a loan for an entrepreneur in another country. Total value of loans: \$207 million. (accessed 11/16/2017)
- I wanted to be involved in microfinance ever since I read the first article about Professor Muhammad Yunus in *Forbes*.
- Professor Muhammad Yunus established the Grameen Bank in Bangladesh in 1983, fueled by the belief that credit is a fundamental human right. His objective was to help poor people escape from poverty by providing loans on terms suitable to them and by teaching them a few sound financial principles so they could help themselves. (from Nobelprize.org, accessed 11/16/17)
- Professor Yunus won The Nobel Peace Prize in 2006.

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Browse categories of borrowers— people looking to grow businesses, go to school, switch to clean energy and more.

# Microfinance/Women's Empowerment

- A passion of mine is microfinance/women's empowerment, inspired by the work of Muhammad Yunus and because of my experiences teaching an entrepreneurship course here at SolC every year since 2003.
- Concept of civic entrepreneurship/social entrepreneurship.
- I provided scholarships for six Service Learning Assistants, funded by the IUPUI Center for Service and Learning.



# First Project: Calnali, Mexico, 2009-2015

- Partner organizations: Rotary Club of Indianapolis, Rotary Club of Huehuetla (Mexico), Pro Mujer (international microfinance organization), IUPUI BiCCHC Signature Center, IUPUI Center for Service and Learning.
- Small loans for women to start their own companies. Includes training in small business management, money management and empowerment. Obtained \$51,000 in grant funding. Typical loans are \$200-\$300 USD.
- Uses the strategy of “communal banks” – for peer support and to build community.
- Created a website for the project in Mexico – in both Spanish and English.
- Our partner organization is Pro Mujer – **mujer** means woman in Spanish!
- Now incorporated into Pro Mujer’s regional efforts in the State of Hidalgo.



# Where is Calnali?



In the State of Hidalgo, NE of Mexico City. The capital is Pachuca, the site of UAEH and Pro Mujer's office in Mexico.

Similarities – Pachuca, State of Hidalgo:  
Symbol of UAEH (right) is my favorite bird  
(left, Ludington State Park, Michigan)



# Similarities – Pachuca, State of Hidalgo, and Michigan (Pastes versus Cousin Jenny's Pasties)



Both areas were settled by miners who came from the Cornwall region of England.



# Beautiful Vistas – But Many Challenges





# Village of Tula; Village of Atempa





# Scenes from Calnali



- Several Internet cafes, but no clean water
- “Under construction” = unintended consequences?
- 26.7% of men and 91.8% of women in Calnali are economically inactive, with little access to employment in the formal sector.

# Delegation from IUPUI – March 2010



Dr. Dawn Whitehead (right) makes sure that her group is assembled for the trip to Huehuetla. We had a beautiful sunny day for our travels and the views and vistas through the mountains were spectacular.

# Presentations from Pro Mujer



The Mayor of Calnali and other dignitaries listen to a presentation from Isaac Lescano about the microfinance services of Pro Mujer.



# Presentations from Pro Mujer



Citizens listen intently as Isaac Lescano describes the microfinance program through Pro Mujer, with funds provided by the Rotary Club of Indianapolis.

# Importance of Good Relationships Between All Partners



The Mayor of Calnali and other dignitaries visit with Dr. Sarah M. Stelzner, Indiana University School of Medicine, and Mayuri Jindal, 4th year medical student (far right), along with Juana Watson from Friends of Hidalgo.

# Indiana University School of Dentistry Team





# Women Who Benefitted from the Loans



# Beautiful Traditional Embroidery and Beading from Calnali Area





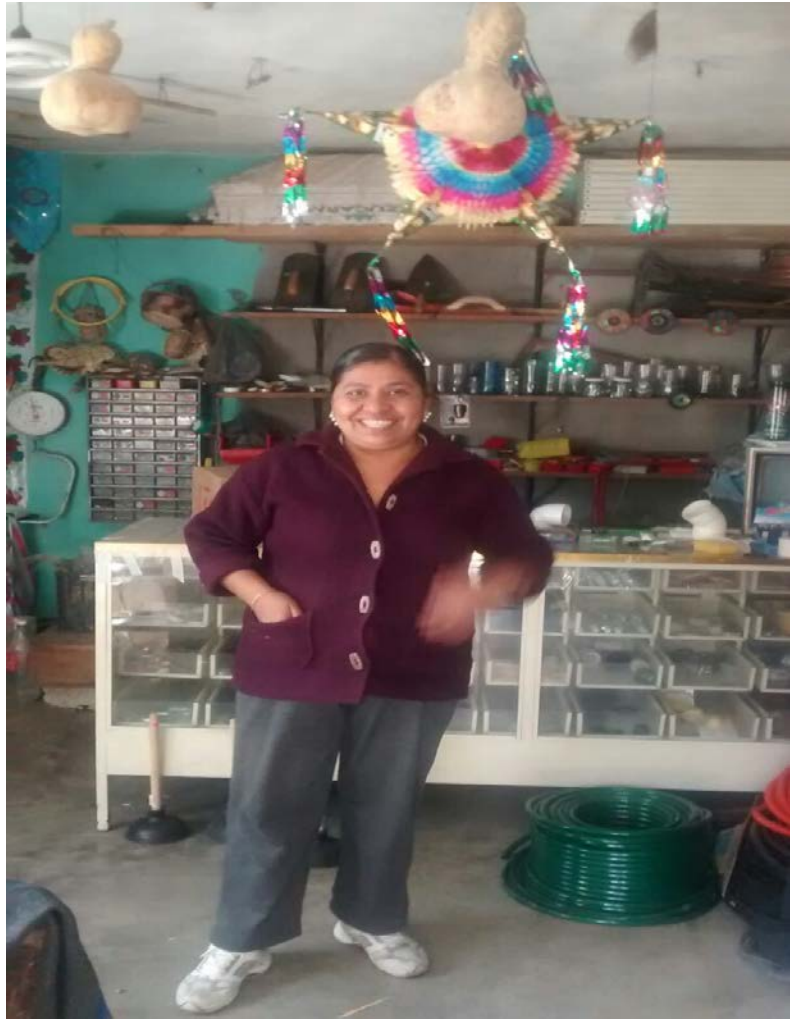


Small loans may also be used to advance the pottery traditions of Calnali and the neighboring villages, which are known for their special types of clay. Professor Mark Richardson, Herron School of Art and Design (center) was able to provide some time-saving tips on constructing clay items. Juana Watson (center, wearing the red coat) is instrumental in the success of projects in Calnali, having grown up there herself.



Communal Bank “The Doves” (Las Palomas) with their loan officer Matilde Hernandez Juárez





Angelina Fuentes Hernandez, hardware store owner, Communal Bank San Juan



Cecilia Portillo, Communal Bank *Los Rosales* (The Rose Bushes)





Mrs. Margarita Escudero from  
Communal Bank Las Margaritas  
de Calnali

With Rotarians from the Rotary  
Club of Huehuetla, State of  
Hidalgo, Mexico





# Language - Calnali

First language – Nahuatl (pronunciation: [\[ˈnaːwatɫ\]](#) ) - Uto-Aztecan language family - Collectively they are spoken by an estimated 1.5 million Nahua people.

Nahuatl words you already know:

- Chocolate
- Avocado
- Chili
- Coyote
- Tomato



## Second Project: Sierra Leone, 2015--

- Partners are Rotary Club of Indianapolis, Rotary Club of Freetown (Sierra Leone), Right Sharing of World Resources (international microfinance organization)
- First the civil war, then the ebola outbreak, and landslides most recently means that people in Sierra Leone have really been struggling – and yet life must go on.
- Small loans for women to start their own small companies. Includes training in small business management, money management and empowerment. The women's group there is responsible for providing approximately 10% of the money for each project.
- Each project is approximately \$5,000.

# Where is Sierra Leone?



Ebola outbreak

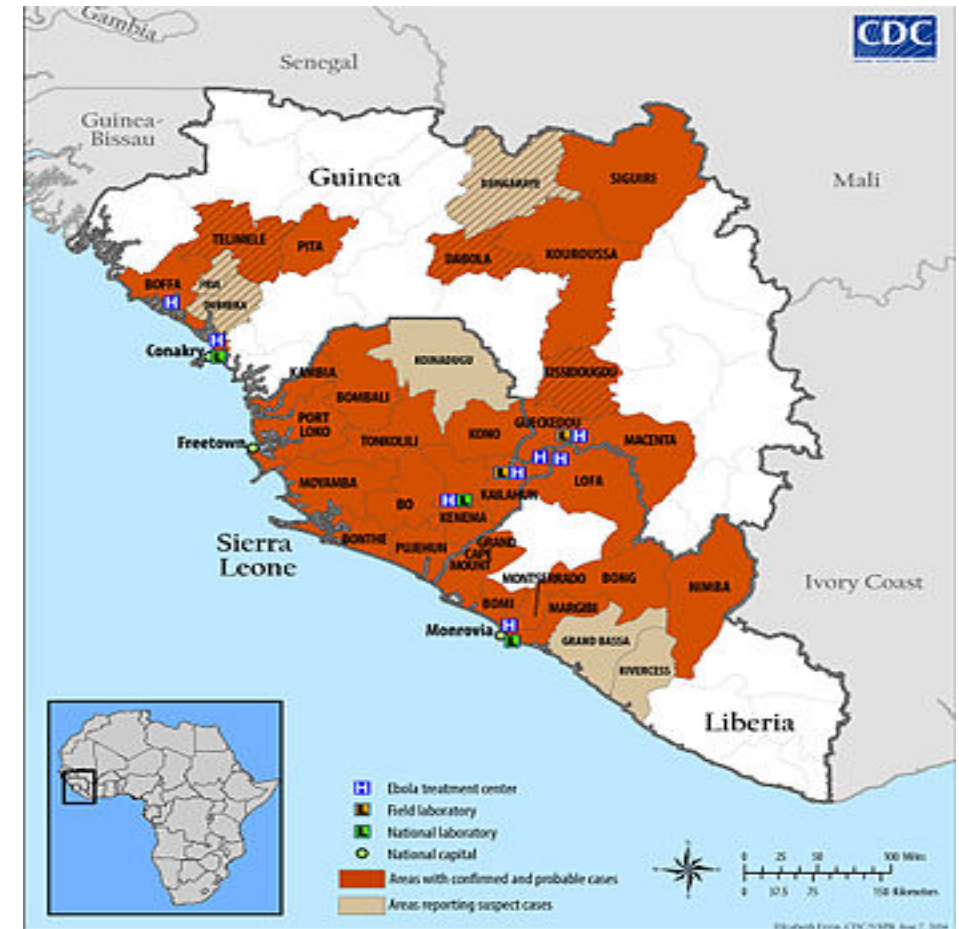




Photo from [www.nbcnews.com](http://www.nbcnews.com)



Photo from [www.thisissierraleone.com](http://www.thisissierraleone.com)

# Scenes from Graced Team Project



Bonthe District,  
Southern Province

30 poor rural women  
farmers aged 25-40

Photographs taken by  
Jackie Stillwell,  
General Secretary,  
RSWR. Used with  
permission from RSWR





The local school

Extracting palm oil -- this is the business the women who planted cassava had to take up in order to repay their loans.

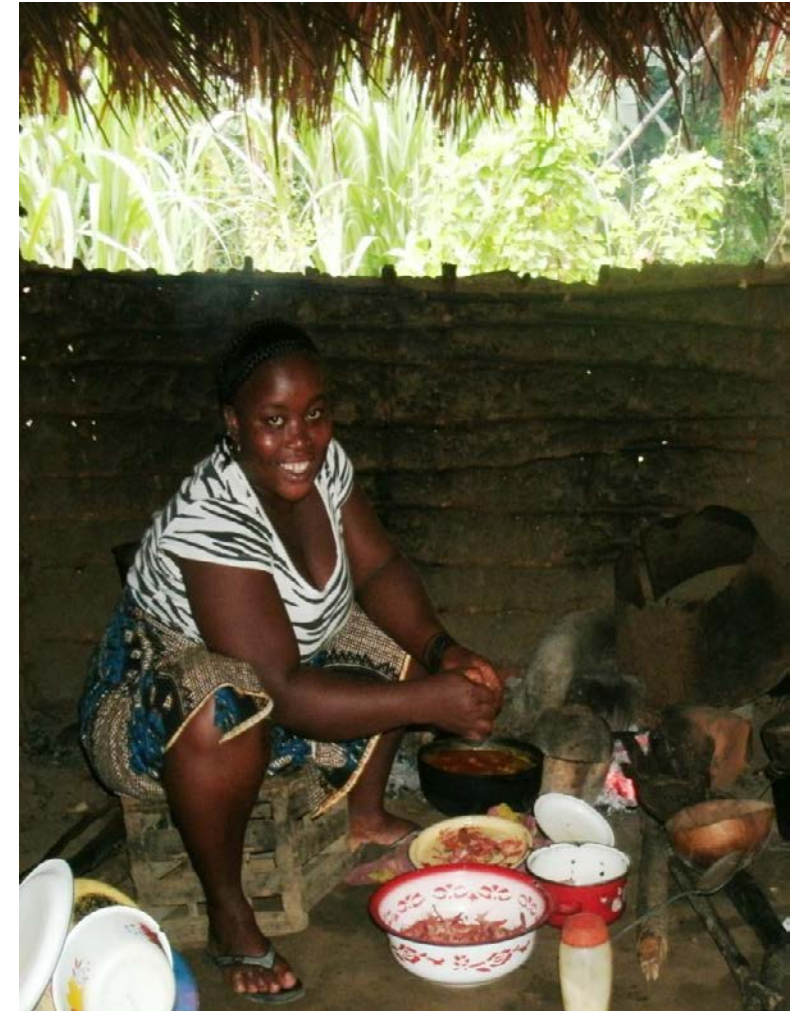






Typical house

Preparing a meal







Village houses



Washing clothes





Paying back their loans

# 2016-2017 Project: Mayogba Rural Women Farmer's Association

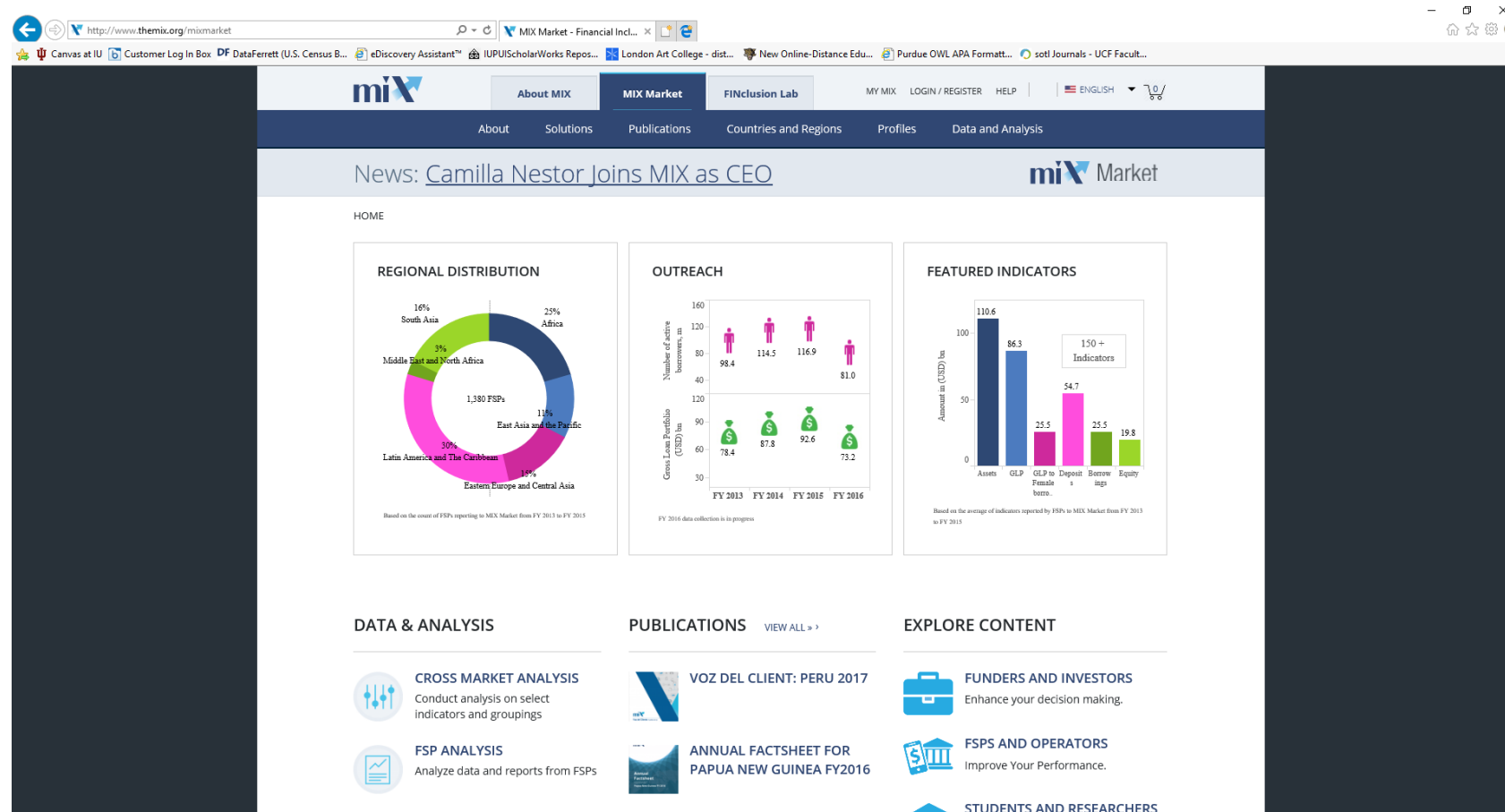


Moyamba District

IGP	# of women	Loan per woman	Monthly income after expense	Repayment plus interest	Net monthly income
Cassava	4	SLL.500,000 (\$123)	SLL.325,000 (\$80)	SLL.85,000 (\$21)	SLL.240,000 (\$59)
Potatoes	2	SLL.600,000 (\$147)	SLL.385,000 (\$94)	SLL.102,000 (\$25)	SLL.283,000 (\$69)
Groundnuts	6	SLL.500,000 (\$123)	SLL.425,000 (\$104)	SLL.85,000 (\$21)	SLL.340,000 (\$83)
Corn	6	SLL.500,000 (\$123)	SLL.485,000 (\$119)	SLL.85,000 (\$21)	SLL.400,000 (\$98)
Rice	6	SLL.500,000 (\$123)	SLL.314,000 (\$77)	SLL.85,000 (\$21)	SLL.229,000 (\$56)
Vegetables	10	SLL.454,000 (\$111)	SLL.425,000 (\$104)	SLL.77,179 (\$19)	SLL.347,821 (\$85)
Goats	8	SLL.500,000 (\$123)	SLL.360,000 (\$88)	SLL.85,000 (\$21)	SLL.275,000 (\$67)



# To Find Great Information about Microfinance Organizations – MIX Market.org



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http://www.themix.org/mixmarket/countries-regions

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AT-A-GLANCE

pro mujer

Empowering Women's Lives

★★★★★

Gross Loan Portfolio (USD) m, 2015

9.70

Number of Active Borrowers '000, 2015

9.70

Deposits (USD) m, 2015

9.70

Number of Depositors '000, 2015

9.70

Assets (USD) m, 2015

9.70

Offices, 2015

1000.70

SOCIAL PERFORMANCE DESK REVIEW

MORE INFORMATION

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DATA & ANALYSIS

PRO MUJER - MEX ANNUAL TRENDS

LAST 3 REPORTED ANNUAL PERIODS

	FY 2013	FY 2014	FY 2015
Institutional Characteristics			
Offices	1,000	1,000	1,000
Personnel	1,000	1,000	1,000
Loan Officers	1,000	1,000	1,000
Assets (USD) m	110.40	110.40	110.40



# Third Project: Website Redesign for Right Sharing of World Resources (RSWR)

- Total redesign of Right Sharing of World Resources website (graduate student Shilpa Pachhapurkar).
- Right Sharing of World Resources (RSWR), based in Richmond, Indiana, is a successful microfinance organization that empowers marginalized women in Kenya, India and Sierra Leone.
- Although established in 1967, RSWR remains a small organization compared with other NGOs and has not had the time or expertise to update its website or to take advantage of the power of social media for outreach and public relations.

# Third Project: Website Redesign for Right Sharing of World Resources (RSWR)

- After a thorough analysis of Right Sharing's website, we inspected some 70 NGO websites to identify current trends in layout, design and navigation flow, including the websites of large, well-established international organizations such as Care and smaller organizations with more targeted missions.
- Various screenshots of websites we considered to be impactful, that incorporated best practices and usability principles and that seemed to contain a "call to action" to potential donors, volunteers and supporters were grouped into a variety of collages for easy comparison.
- A preliminary new information architecture was developed to assist users in transitioning from one section of the website to another with more logical categories and a better organization of information under each category.

# Rebuilding from the Ground Up: User-Centered Methodology for Web Design Moves Non-Profit Organization into the 21st Century

Shilpa Pachhapurkar (M.S. student, Human-Computer Interaction) and Sara Anne Hook, M.B.A., J.D.  
Department of Human-Centered Computing  
School of Informatics and Computing  
Indiana University - Purdue University Indianapolis

## Abstract

Microfinance projects are a proven approach for economic development, but an indicator of future success is that these projects involve a number of community partners, both in the U.S. and on the ground in the locale where the project will take place. As part of a series of microfinance projects in Sierra Leone, a pleasing partnership has developed between the Rotary Club of Indianapolis and Right Sharing of World Resources, which has personnel on the ground in Sierra Leone, one of three countries that it currently focuses on.

Although established in 1967, Right Sharing remains a small organization as compared with other NGOs and has not had the time or expertise to update its website or to take advantage of the power of social media for outreach and public relations. The presenters agreed to develop recommendations for a total redesign of Right Sharing's website and a social media marketing strategy. After a thorough analysis of Right Sharing's website, we inspected some 70 NGO websites to identify current trends in layout, design and navigation flow, including the websites of large, well-established international organizations such as Care and smaller organizations with more targeted missions.

Various screenshots of websites we considered to be impactful, that incorporated best practices and usability principles and that seemed to contain a "call to action" to potential donors, volunteers and supporters were grouped into a variety of collages for easy comparison. A preliminary new information architecture was developed to assist users in transitioning from one section of the website to another with more logical categories and a better organization of information under each category. One challenge is to integrate Right Sharing's substantial material about past projects, including images and audio, while still presenting the freshest and most compelling content about current and future initiatives.

## Basic Information Architecture



## Logo Rework



Current Header

Right Sharing  
Of World Resources

Proposed RSWR Logo

Right Sharing  
Of World Resources

Proposed Header

About Us Our Work Resources Donate Get Involved

## Screenshots From Current RSWR Website



Home page



About Us page



About Us - Board of Trustees page



Projects page

## Initial Wireframes For New RSWR Website



Home page version 1



Home page version 2



About Us page



About Us - Team page



# Current Project: Social Media Communications Strategy for RSWR

- Audra Lawyer, Service Learning Assistant, 2017-2018.
- With advice on a social media marketing strategy from graduate student, Cori Faklaris, now a PhD student at Carnegie Mellon University.
- This project is to develop and implement a social media strategy that will enable RSWR to better communicate its message to its target audiences, such as allow donors, volunteers and the public at large.
- Part of overall rebranding campaign.

# Current Project: Social Media Communications Strategy for RSWR

- Among the findings are that an organization should have a written policy and limit the number of people who can publish social media content.
- A social media strategy must be dynamic and there should be at least one person dedicated to content management.
- Content must be fresh, sincere and purposeful, never arbitrary or perfunctory and should be consistent with RSWR's overall branding efforts and public persona.
- This same methodology for developing a social media strategy could be used by nearly any small entity that has to be very judicious in how it communicates through 21<sup>st</sup> century technology.





# Conclusions

- “Not all of us can do great things. But we can all do small things with great love.” ~ Mother Teresa
- “Never underestimate the power of a small group of committed people to change the world. In fact, it is the only thing that ever has.” ~ Margaret Mead
- “Give a man a fish and he eats for a day. Teach a man to fish and he eats for a lifetime.” ~ Chinese Proverb

# Any Questions?

Thank you for attending today's presentation.

